

CALIFORNIA CONSUMER COMPLAINT STUDY - 2011
50 LARGE HOMEOWNERS INSURERS LICENSED TO CONDUCT BUSINESS IN CALIFORNIA
RATIO for COMPLAINT YEARS - 2008, 2009 and 2010

'10 Rank	Company Name	2010 Approx. Exposure Count	Justified Complaint Ratio			Number of Justified Complaints		
			2010	2009	2008	2010	2009	2008
1	CENTURY NATIONAL INS CO	89,435	0.0	0.9	2.4	0	1	3
2	RESIDENCE MUTUAL INS CO	66,472	0.0	3.1	0.0	0	2	0
3	HARTFORD CASUALTY INS CO	50,796	0.0	1.8	1.7	0	1	1
4	UNIVERSAL NORTH AMERICA INS CO	25,439	0.0	0.0	new	0	0	0
5	AMERICAN SECURITY INS CO	23,221	0.0	7.5	16.4	0	2	5
6	AMICA MUTUAL INS CO	22,467	0.0	0.0	5.1	0	0	1
7	SAFECO INS CO OF AMERICA	217,807	0.9	1.5	1.8	2	3	3
8	MERCURY CASUALTY CO	326,490	0.9	0.0	1.0	3	0	3
9	AMCO INS CO	297,412	1.0	1.4	1.2	3	4	3
10	FIRST AMERICAN SPECIALTY INS CO	83,735	1.2	0.0	1.9	1	0	2
11	CALIFORNIA CAPITAL INS CO	81,013	1.2	1.3	0.0	1	1	0
12	FOREMOST INS CO GRAND RAPIDS MI	152,505	1.3	1.4	1.4	2	2	2
13	CALIFORNIA STATE AUTO ASSN INTER INS	507,446	1.4	2.1	0.8	7	10	4
14	SAFECO INS CO OF IL	71,298	1.4	1.5	1.5	1	1	1
15	STATE FARM GENERAL INS CO	1,863,988	1.4	0.5	1.0	27	10	17
16	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	501,858	1.6	0.8	1.1	8	4	5
17	USAA CASUALTY INS CO	182,917	2.2	0.6	0.6	4	1	1
18	FIRST NATIONAL INS CO OF AMERICA	86,371	2.3	4.0	0.0	2	3	0
19	NEIGHBORHOOD SPIRIT PROP & CAS CO	42,811	2.3	4.4	2.2	1	2	1
20	FIRE INS EXCHANGE	965,418	2.6	2.3	1.7	25	23	19
21	PACIFIC SPECIALTY INS CO	115,598	2.6	0.0	2.0	3	0	2
22	UNITED SERVICES AUTOMOBILE ASSN (USAA)	227,726	2.6	1.8	0.0	6	4	0
23	NATIONWIDE INS CO OF AMERICA	35,627	2.8	12.5	0.0	1	4	0
24	WAWANESA GENERAL INS CO	31,097	3.2	0.0	3.3	1	0	1
25	KEMPER INDEPENDENCE INS CO	60,375	3.3	0.0	0.0	2	0	0
26	CSE SAFEGUARD INS CO	29,470	3.4	4.7	0.0	1	1	0
27	ALLSTATE INS CO	894,328	3.5	2.9	2.1	31	27	21
28	AMERICAN RELIABLE INS CO	56,771	3.5	3.8	5.8	2	2	3
29	ALLIED PROPERTY & CASUALTY INS CO	133,599	3.7	1.4	1.9	5	2	2
30	TRAVELERS PROP CAS INS CO	118,524	4.2	1.6	0.8	5	2	1
31	CALIFORNIA CASUALTY IND EXCHANGE	47,311	4.2	0.0	2.1	2	0	1
32	TRAVELERS COMMERCIAL INS CO	157,131	4.5	4.7	7.8	7	5	4
33	AMERICAN MODERN HOME INS CO	112,179	4.5	0.0	0.0	5	0	0
34	IDS PROP CAS INS CO	42,962	4.7	0.0	0.0	2	0	0
35	MID CENTURY INS CO	497,610	4.8	5.4	3.5	24	23	11
36	UNIGARD INS CO	20,408	4.9	0.0	0.0	1	0	0
37	FIDELITY NATIONAL INS CO	39,684	5.0	4.5	5.3	2	2	3
38	LIBERTY MUTUAL FIRE INS CO	187,845	5.3	2.3	0.0	10	4	0
39	FARMERS INS EXCHANGE	107,590	5.6	6.6	2.9	6	7	3
40	FIREMANS FUND INS CO	48,878	6.1	2.0	4.3	3	1	2
41	CIVIL SERVICE EMPLOYEES INS CO	31,641	6.3	0.0	0.0	2	0	0
42	ENCOMPASS INS CO	30,519	6.6	0.0	0.0	2	0	0
43	TOWER INS CO OF NY	59,931	6.7	18.4	25.9	4	6	1
44	HARTFORD UNDERWRITERS INS CO	82,989	7.2	2.4	3.5	6	2	3
45	AMERICAN FAMILY HOME INS CO	23,933	8.4	4.6	0.0	2	1	0
46	AMERICAN BANKERS INS CO OF FL	40,102	10.0	0.0	0.0	4	0	0
47	MERITPLAN INS CO	29,280	10.2	2.7	2.4	3	1	1
48	FEDERAL INS CO	20,174	14.9	10.5	5.6	3	2	1
49	NEWPORT INS CO	43,081	16.2	5.1	17.5	7	2	6
50	HOMESITE INS CO OF CA	32,831	21.3	39.5	14.2	7	14	4

Note: Complaint Ratio is based on the number of Justified Complaints to 100,000 Earned Exposures. Exposures include renters, mobile homes, and condos.